

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Ashley Paul Claypoole	:	Case No. 17-10386-TPA
Bryn Kirsten Claypoole	:	Chapter: 13
<i>Debtor(s)</i>	:	
	:	
	:	
	:	

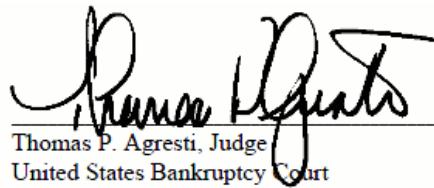
**ORDER**

In a Chapter 13 case, *Fed.R.Bankr.P. 1007(c)* requires an individual Debtor to file a ***Statement of Completion*** evidencing completion of a personal financial management course, or alternatively, a ***Certification*** that the Debtor is not required to complete such course due to incapacity, dischargeability, or active military duty. The deadline for filing one of the above documents is no later than the date when the last payment was made by the Debtor as required by the plan or the filing of a motion for a discharge under *11 U.S.C. §1328(b)* of the Bankruptcy Code. Furthermore, *11 U.S.C. §1328(g)(1)* requires that no discharge shall be granted unless the Debtor completes an instructional course concerning personal financial management after filing the petition or is excused from the requirement to do so.

In this case, the Debtor(s) failed to timely file a certification substantially conforming to *Official Form No. 423*, i.e., a ***Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management***, that reflects timely attendance at a course in personal financial management, or alternatively, a basis for excuse from such obligation, and/or a ***Certification of Discharge Eligibility***.

***AND NOW***, this ***The 10th of August, 2018***, it is hereby ***ORDERED, ADJUDGED and DECREED*** that this case is ***DEEMED CLOSED, without entry of a discharge order***. Debtor(s) shall not receive a discharge of his or her debts in this bankruptcy case.

cm: Debtor  
All Creditors and Parties in Interest

  
Thomas P. Agresti, Judge  
United States Bankruptcy Court

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Ashley Paul Claypoole  
 Bryn Kirsten Claypoole  
 Debtors

Case No. 17-10386-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: vs0n  
 Form ID: 317

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Aug 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2018.

db/jdb +Ashley Paul Claypoole, Bryn Kirsten Claypoole, 104 Randall Avenue, Girard, PA 16417-1121  
 14405023 +Attorney General of Pennsylvania, 6th Floor, Manor Complex, 564 Forbes Avenue, Pittsburgh, PA 15219-2908  
 14405024 +BAC Home Loans, 451 Seventh Street SW, Washington, DC 20410-0001  
 14405026 +Bank of America, 2644 Mossside Blvd., Suite 105, Monroeville, PA 15146-3362  
 14405025 +Bank of America, 101 South Tryon Street, Charlotte, NC 28255-0001  
 14405029 +Bank of America, 16001 North Dallas Parkway, Addison, TX 75001-3311  
 14405027 +Bank of America, P.O. Box 619003, Dallas, TX 75261-9003  
 14405028 +Bank of America, 1800 Tapo Canyon Road, Simi Valley, CA 93063-6712  
 14405030 +Convergent Outsourcing, Inc., 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004  
 14405032 +Dept. of Labor & Industry-UC Overpayment, Office of Chief Counsel, 10th Floor, Labor & Industry Bldg., 651 Boas Street, Harrisburg, PA 17121-0725  
 14683819 Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008  
 14406073 +Elizabeth Dickey, North Kingsville, OH 44068  
 14405034 +Erie County Adult Probation, Erie County Courthouse, 140 West Sixth Street, Erie, PA 16501-1011  
 14405036 +KML Law Group P.C., Suite 5000-BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1538  
 14405037 +Lakeview Loan Servicing, 475 Crosspoint Parkway, Getzville, NY 14068-1609  
 14405038 +Lakeview Loan Servicing LLC, 4425 Ponce DeLeon Blvd., Mail Shop MS5/251, Coral Gables, FL 33146-1837  
 14406080 Lisa Deautsch, Erie, PA  
 14405040 M&T Bank Lending Services, Customer Support, P.O. Box 1288, Buffalo, NY 14240-1288  
 14405041 Mortgage Electronic Registration, Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026  
 14405044 +TEK-Collect Inc., 871 Park Street, Columbus, OH 43215-1441  
 14679850 UPMC Community Medicine, PO Box 1123, Minneapolis, MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14405033 +E-mail/Text: bknotice@ercbpo.com Aug 11 2018 02:12:44 Enhanced Recovery Co., 8014 Bayberry Road, Jacksonville, FL 32256-7412  
 14405035 E-mail/Text: JCAP\_BNC\_Notices@jcapi.com Aug 11 2018 02:12:53 Jefferson Capital System, 16 Mcleland Road, St. Cloud, MN 56303  
 14668063 E-mail/Text: JCAP\_BNC\_Notices@jcapi.com Aug 11 2018 02:12:53 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617  
 14639533 E-mail/Text: camanagement@mtb.com Aug 11 2018 02:12:06 Lakeview Loan Servicing, LLC, C/O M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840  
 14405039 E-mail/Text: camanagement@mtb.com Aug 11 2018 02:12:06 M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182  
 14661624 +E-mail/Text: Bankruptcy@natfuel.com Aug 11 2018 02:12:37 National Fuel, Attn: Legal Dept., P.O. Box 2081, Erie, PA 16512-2081  
 14405042 +E-mail/Text: Bankruptcies@nragroup.com Aug 11 2018 02:13:27 National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036  
 14405514 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 11 2018 01:53:53 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14405043 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 11 2018 02:12:23 Pa. Dept. of Revenue, Dept. 280946, Harrisburg, PA 17128-0946  
 14409533 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 11 2018 02:12:23 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946  
 14409036 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 11 2018 02:18:43 Spot Loan, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 14405045 +E-mail/Text: bnc-bluestem@quantum3group.com Aug 11 2018 02:13:07 WebBank/Fingerhut, 6250 Ridgewood Road, St. Cloud, MN 56303-0820

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr LakeView Loan Servicing, LLC  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 cr\* +Spot Loan by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 14406063\* +Attorney General of Pennsylvania, 6th Floor, Manor Complex, 564 Forbes Avenue, Pittsburgh, PA 15219-2908  
 14406064\* +BAC Home Loans, 451 Seventh Street SW, Washington, DC 20410-0001  
 14406067\* +Bank of America, P.O. Box 619003, Dallas, TX 75261-9003  
 14406068\* +Bank of America, 1800 Tapo Canyon Road, Simi Valley, CA 93063-6712  
 14406066\* +Bank of America, 2644 Mossside Blvd., Suite 105, Monroeville, PA 15146-3362  
 14406065\* +Bank of America, 101 South Tryon Street, Charlotte, NC 28255-0001  
 14406069\* +Bank of America, 16001 North Dallas Parkway, Addison, TX 75001-3311  
 14406070\* +Convergent Outsourcing, Inc., 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004  
 14406071\* +Core Logic, 450 East Boundary Street, Chapin, SC 29036-9417  
 14406072\* +Dept. of Labor & Industry-UC Overpayment, Office of Chief Counsel, 10th Floor, Labor & Industry Bldg., 651 Boas Street, Harrisburg, PA 17121-0725

District/off: 0315-1

User: vson  
Form ID: 317

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Aug 10, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

14406074\* +Enhanced Recovery Co., 8014 Bayberry Road, Jacksonville, FL 32256-7412  
14406075\* +Erie County Adult Probation, Erie County Courthouse, 140 West Sixth Street, Erie, PA 16501-1011  
14406076\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital System, 16 Mcleland Road, St. Cloud, MN 56303)  
14406077\* +KML Law Group P.C., Suite 5000-BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1538  
14406078\* +Lakeview Loan Servicing, 475 Crosspoint Parkway, Getzville, NY 14068-1609  
14406079\* +Lakeview Loan Servicing LLC, 4425 Ponce DeLeon Blvd., Mail Shop MS5/251, Coral Gables, FL 33146-1837  
14406081\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
(address filed with court: M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182)  
14406082\* M&T Bank Lending Services, Customer Support, P.O. Box 1288, Buffalo, NY 14240-1288  
14406083\* Mortgage Electronic Registration, Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026  
14406084\* +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036  
14406085\* Pa. Dept. of Revenue, Dept. 280946, Harrisburg, PA 17128-0946  
14406086\* +TEK-Collect Inc., 871 Park Street, Columbus, OH 43215-1441  
14406087\* +WebBank/Fingerhut, 6250 Ridgewood Road, St. Cloud, MN 56303-0820  
14405031 ##+Core Logic, 450 East Boundary Street, Chapin, SC 29036-9417

TOTALS: 1, \* 25, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on August 10, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor LakeView Loan Servicing, LLC bkgroup@kmllawgroup.com  
Michael S. Jan Janin on behalf of Debtor Ashley Paul Claypoole mjanjanin@quinnfirm.com,  
knotttingham@quinnfirm.com; mboni@quinnfirm.com; mgleba@quinnfirm.com; mmbquinnbankruptcy@gmail.com; m  
myers@quinnfirm.com  
Michael S. Jan Janin on behalf of Joint Debtor Bryn Kirsten Claypoole mjanjanin@quinnfirm.com,  
knotttingham@quinnfirm.com; mboni@quinnfirm.com; mgleba@quinnfirm.com; mmbquinnbankruptcy@gmail.com; m  
myers@quinnfirm.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecc@chapter13trusteewdpa.com  
Thomas I. Puleo on behalf of Creditor LakeView Loan Servicing, LLC tpuleo@goldbecklaw.com,  
BKGroup@goldbecklaw.com

TOTAL: 6